We claim:

1. An electronic offer management system for offer transactions, comprising:

receiving means for receiving information related to a plurality of offers

distributed by a plurality of different offer distributors to customers for redemption at a

plurality of stores;

5        routing means for automatically routing the information related to each offer to a

point-of-sale system of each store in which the offer can be redeemed; and

clearing means for automatically clearing the offers redeemed by the customers at

the stores.

2. The system of claim 1, further comprising settlement means for

automatically reconciling financial obligations associated with each offer cleared by the

clearing means, whereby a single, electronic audit of each offer transaction can be

achieved.

3. The system of claim 1, wherein the clearing means comprises:

means for receiving redemption information from the stores; and

means for comparing the redemption information to the offer information

whereby each offer redeemed by the customers can be validated.

4. The system of claim 1, wherein the plurality of offer distributors

comprises at least one of an internet offer distributor, a retailer offer distributor, a kiosk

offer distributor, a direct mail offer distributor, and an email offer distributor.

5. The system of claim 1, further comprising activation means for selectively

activating and deactivating each offer.

6. The system of claim 1, further comprising profiling means for dynamically profiling the customers so that the offers can be targeted to specific customers.

7. The system of claim 1, wherein each offer corresponds to a reward, and wherein the system further comprises reward deferral means for deferring issuance of the reward to a third party.

8. The system of claim 1, further comprising offer consolidation means for consolidating the offers available through the system for presentation to the customer at a plurality of levels.

9. The system of claim 8, wherein the plurality of levels comprises at least one of an offer distributor level and a store level.

10. The system of claim 1, wherein the offer information comprises at least one condition and wherein the at least one condition is at least one of an item purchase condition, a department purchase condition, a total purchase condition, a time of day condition and a day of the week condition.

11. The system of claim 6, wherein the profiling means comprises at least one of a static profile, a persistent profile and a dynamic profile.

12. A method of electronic management of offer transactions, comprising:

receiving information related to a plurality of offers distributed by a plurality of different offer distributors to customers for redemption at a plurality of stores;

automatically routing the information of each offer to a point-of-sale system of each store in which the offer can be redeemed; and

automatically clearing the offers redeemed by the customers at the stores.

13. The method of claim 12, further comprising the step of automatically reconciling financial obligations associated with each cleared offer whereby a single, electronic audit of each offer transaction can be achieved.

14. The method of claim 12 wherein the method further comprises the step of receiving redemption information from the stores, and comparing the redemption information to the offer information whereby each offer redeemed by the customers can be validated.

15. The method of claim 12, further comprising the step of selectively activating each offer.

16. The method of claim 12, wherein each offer corresponds to a reward, and wherein the method further comprises the step of deferring issuance of the reward to a third party.

17. The method of claim 12, further comprising the step of consolidating the offers for presentation to the customer at a plurality of levels.

18. The method of claim 17, wherein the plurality of levels comprises at least one of an offer distributor level and a store level.

19. The method of claim 12, further comprising the step of dynamically profiling the customers so that the offers can be targeted to specific customers.

20. The method of claim 12, wherein the offer information comprises at least one condition and wherein the at least one condition is at least one of an item purchase condition, a department purchase condition, a time of day condition and a day of the week condition.